State Bank FreedoM:

Frequently Asked Questions (FAQ)

GENERAL CATEGORY

What is State Bank Freedom?

State Bank Freedom is Mobile Banking Service provided by State Bank Group. It helps you to do following banking transactions:

- Balance Enquiry of accounts enabled for Mobile Banking
- Mini statement (last five transactions) of your accounts enabled for mobile banking services
- Fund transfer within the Bank from one account to another
- Fund transfer to accounts of other banks using NEFT scheme of RBI.
- Fund transfer to accounts in SBBJ & other banks through IMPS
- Cheque book request
- Mobile Top Up
- Utility Bills payment
- Payment of premium on SBI Life policies
- Merchant Payment

Why should I subscribe to this service?

State Bank Freedom provides you a convenient way to carry out transactions from anywhere, anytime and this service is absolutely free to the SBBJ customers. However, you have to pay SMS charges to your service providers for sending instructions to the Bank through your mobile phone. These charges will be approx. Re1/- per SMS or as per the plan availed by you.

What are the key benefits of this service?

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place (Anywhere Banking) just by the use of a mobile phone.

Who can apply for this service? How do I register for the mobile banking services?

This service is available to all SBBJ customers having an operative savings bank or current account.

What are the accounts that can be linked for Mobile Banking Services?

I have accounts in different branches. How do I register for mobile banking services for all these accounts?

If you have registered at ATM, the account for which the Debit Card was first issued will be enabled for the Mobile Banking Service. If you want to enable your other Savings/Current accounts, please approach the home branch of your primary account.

If you have registered at your branch, you can enable up to five Savings/ Current accounts for Mobile Banking Service, provided you are authorized to operate these accounts.

Is this service available 24x7?

Yes, the service is available round the clock.

Are there any charges for this service?

No, SBBJ provides this service free of cost. However, you have to pay SMS charges to your service providers for sending instructions to the Bank through your mobile phone. These charges will be approx. Re1/- per SMS or as per the plan availed (. Please contact your Cellular Service Provider to know the exact cost for SMS which may be different for each service provider.

Is there a limit on the size of payment I can make?

Yes. There is a daily limit of Rs.50, 000 for the aggregate of funds transfer/ Bill payments/ Merchant Payments with a calendar month limit of Rs.2, 50,000 per user.

Is this service available overseas?

No it is not available overseas.

Do I need to register with a specific service provider to avail this service?

This facility is available across all service providers.

Will there be more services available in mobile banking in the future?

Yes, the future services would involve more m-Commerce transactions like purchase of movie tickets, air/train tickets, etc.

How does Mobile Banking Services work?

The Mobile Banking Services works over two modes: (i) a Java based application which is downloaded onto your mobile handset. The services are Menu driven and the requests are sent to the Bank using SMS/ GPRS facility (ii) over WAP which can be used by customers having any mobile (java/ non java) with GPRS connection. This is also menu driven. The service for non java, non GPRS mobile have been made available over USSD. (Please refer to FAQ for USSD) and through SMS Banking

Are the transactions done on mobile phone secure?

In the application based service, all messages originating from your mobile phone are encrypted and travel to our Mobile Banking Server in secured mode. The encryption methodology used is 128 bit AES technology. In the WAP based service, the site is Verisign certified.

What do I do if I lose my mobile phone?

De-register from ATM as follows: Swipe ATM Card > Choose Mobile Registration > Enter your ATM PIN > Choose Mobile Banking > Select Deregistration > Give your mobile number which was used for registering > Choose Confirm. Please do not forget to call your service provider to block your SIM.

Can I access Mobile Banking if I have not registered for Net Banking?

Yes. It is independent of Internet Banking Services of SBBJ.

What are the basic mobile phone requirements for registering for State Bank freedoM?

(i) The mobile phones should be Java enabled (J2ME) and should have features like Bluetooth or Infrared or USB facility to download the application. If the connection is enabled for GPRS, the application can be downloaded through the link https://mobile.onlinesbi.com that is sent along with User ID and MPIN.

(ii) If the mobile is not Java enabled, Mobile Banking Service can be availed over WAP but the mobile handset should have been enabled for GPRS.

(i) (iii) If your phone is non java and you do not have GPRS connection, you may use the service available over USSD or over SMS Banking

How do I know whether my mobile phone has the necessary requirements for SBBJ Mobile Banking?

(ii) For using the Application Based mobile banking services, you need to have a java enabled mobile handset.

(iii) If you have non-java phone with GPRS connection, you can use the mobile banking service over WAP

(iv) If your phone is non java and you do not have GPRS connection, you may use the service available over USSD or over SMS Banking

How much memory space is required to install the mobile banking application?

Only 200 KB of free memory space is required to install this application.

How do I setup GPRS for the first time?

Please follow instructions provided by your Mobile service provider.

Can I use GPRS for Mobile Banking Service?

Yes, you can if your mobile is enabled for GPRS. After you complete the registration process and your account is activated for mobile banking service, go to Settings > select Change Channel > choose GPRS. You will be prompted to enter your MPIN and confirm it again. You will get a message that mobile banking has been enabled over GPRS.

What is user id?

User id is a unique identification factor consisting of 6 alphanumeric characters (3 alphabets followed by 3 numeric combinations).

I am getting a message "Code = 904 Request cannot be processed. Please go to settings and synchronize application". What is this?

This message could be due to two reasons:

a) If you are getting this message ***before using any of the facilities***, the time and date of your Mobile could be wrong. To correct this do the following: (i) Go to the Settings of your mobile phone > choose Time zone > check that the correct time zone for India is set as GMT+5.30. (ii) Ensure that time is correct (iii) Ensure that the date is correct.

b) If you get this message ***after using the facilities*** successfully, then the reason can be :

- Multiple messages from your mobile are reaching the server at the same time. ***Wait for a little while before sending the next request. OR***
- You may have removed the battery of your phone in the recent past. If you have done so, the date and time of your phone may have gone back to the default setting i.e. the settings when you bought the phone. Confirm that Time Zone is set at GMT + 5.30 and then ensure that the Time and Date are correct. You will be able to use the services again.
- If you continue to face the problem, Please use the synchronization option under the "settings". In this option, invoke the "Get Key "option. You will receive a key over SMS. The key so received should be entered in the 'Enter Key' field and "OK" button pressed. The application will get synchronized.

I have a Samsung mobile. I am not able to use the mobile banking application that has been downloaded using Bluetooth.

In the case of Samsung mobiles, the mobile banking application can be downloaded only over GPRS. The application which has been downloaded using Bluetooth / data cable may not function properly. For downloading the application, click on the link received when SMS was sent for registration. Else, enter the address – https://mobile.onlinesbi.com in the browser of the phone and download the application.

I have a HTC mobile phone. How can I use the mobile banking service?

Most of the HTC mobile phones are window based. The mobile banking application on such mobiles can only be downloaded over GPRS. For downloading the application, click on the link received when SMS was sent for registration. Else, enter the address – https://mobile.onlinesbi.com in the browser of the phone and download the application.

In the case of HTC mobiles, you need to change to GPRS immediately on downloading the application. For this, open the application using the user id received over the SMS and go to Settings > Change Channel > select GPRS > enter the default MPIN > send the request. You will receive confirmation regarding the change of channel to GPRS. After this, change the default MPIN.

Q. I have an Android phone. How do I download the application in the android based mobile handset?

A. For downloading the application on the android based handset, please follow the steps:
Click on the icon name "Market" on the mobile
Select the search option. Type "State Bank Freedom" and click on go
Search option will display the application named with State Bank Freedom.
Select the application. Click on "install"
On installation, State Bank Freedom Application will appear as icon your mobile screen. Click on the icon" State Bank Freedom" to open the application

How do I know that no unauthorized payments are made using State Bank Freedom?

With State Bank Freedom **you** initiate and authorize each and every payment that is made from your account. If you share your phone with another person, make sure you exit from the State Bank Freedom application on your mobile phone. Also do NOT share your User ID / MPIN with anyone.

I am getting message "A newer request arrived before this so this request has been rejected. Please try again" What should I do?

You are receiving this message because the date and time at which your request is reaching the server is not correct. Other requests sent earlier have reached at a date and time after the present request. The reason could be that you have removed the battery or SIM of your mobile phone and then replaced it. When this is done, the date and time are reset to the default mode which was there at the time of manufacture of the device.
To rectify this error please follow the steps given below:

1. Check and reset the Time Zone/GMT settings as GMT+5.30 in the mobile.
2. Check and Reset the date & time in the mobile.

If you still get the same error message, please follow the steps given below:

- Open the Mobile Banking application
- Go to Settings> Synchronise> ensure that the application synchronization key is entered as zero (please do not send a sync request).

MPIN (PASSWORD)

Can I change my M-PIN?

Yes, the MPIN can be changed any time. Go to Settings > Choose Change MPIN > Enter old MPIN> Enter new MPIN > Confirm new MPIN > Submit. However, to use the application for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

Is it necessary for the MPIN to be numeric?

No, it is not necessary. The field for entering MPIN is set at numeric by default. You can change it to alpha. Each mobile has different way to change the mode so please check in your mobile handset. You can also use any special characters as MPIN.

How many characters should MPIN have?

MPIN should have only 6 characters. It can be numeric/ alpha numeric / special characters / combination of all these. The MPIN is set to be numeric by default. You can change the numeric mode to alpha mode. The method of changing the mode varies in different handsets. Generally it can be identified by the button which has **#.**

Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

When I opened the application using my User ID, somehow I could not change my MPIN. How do I change my MPIN?

Go to Settings in Main menu > Select Change MPIN > enter the old MPIN (default MPIN) > enter new MPIN of your choice > Repeat the new MPIN > submit. You will get a SMS confirming that MPIN has been changed successfully.

I have forgotten my MPIN. What do I do?

Go to Settings > Forgot MPIN. A message will be appearing "Are you sure you want to send a request for forgot MPIN? Kindly presses 'CONFIRM' to send". You will get a SMS with default MPIN. Change the default MPIN immediately and then register again at ATM or branch.

REGISTRATION:

After I have installed the application and registered, how do I activate it in order to access my account?

You need to first change the default MPIN that you received over SMS. You have to activate your account at any State Bank ATM or your branch. **At ATM** > Swipe your Debit card > choose Mobile Registration > enter your ATM PIN > select Mobile Banking > Registration > enter your mobile number > choose yes. Confirm the number when it is displayed over the ATM screen. You will get a SMS regarding activation of your account.

I have registered for mobile banking services over mobile phone. I have been asked to activate the account over ATM or branch. What is the process for activating my registered account over ATM?

At ATM > Swipe your Debit card > choose Mobile Registration > enter your ATM PIN > select Mobile Banking > Registration > enter 10 digit mobile number > confirm the same. You will get a SMS regarding activation of your account.

How many users can use this application on a particular mobile phone?

Only one user can register and access his accounts on a particular mobile phone.

How do I terminate this service?

You can terminate the service by selecting the option 'De register' in the Settings Menu of your application. You can also de-register at ATM as follows: Swipe ATM Card > Choose Mobile Registration > Enter your ATM PIN > Choose Mobile Banking > Select Deregistration > Give your mobile number which was used for registering > Choose Confirm.

If I don't use the service for a period of time, will I be deactivated by the bank?

Yes, if service is not used for six months, it will be deactivated. To avail the mobile banking service you will need to register afresh.

I have registered for mobile banking service and have been using the facilities. Now I am getting a message "Please complete registration process before using any service". What is wrong?

You have used the option "FORGOT MPIN" under Settings. When you use this option, a default

MPIN is sent to you by SMS. You have to change the MPIN. After changing the MPIN, You have to register at the ATM or branch again. You will be activated again.

I have got a message that my account has been locked and I have to re-register for mobile banking. What do I do?

A. Your account is locked because wrong MPIN was entered six times. You can now follow the procedure as under:

Open mobile banking application > Settings > Forgot MPIN > you will receive a default MPIN > Change the default MPIN > Register at ATM to get activated immediately. If you register at the branch, you will be activated on the next working day.

You can use the same User ID.

Q. I forgot my MPIN and got a new default MPIN. I have changed the default MPIN. But at the time of activating at the ATM I used a different debit card, (a card issued for a different account) due to oversight. I am not able to activate my account even after I registered again with the correct Debit card. How do I set the things right?

A. Please exercise the option for "Forgot MPIN "again. Change the default MPIN and register at the ATM with the correct Debit card. The swiping of a wrong card had invalidated the steps you followed earlier for "forgot MPIN".

MANAGE SELF ACCOUNTS

What is this option used for? Why do I need to link my accounts?

If you have enabled more than one account for Mobile Banking Services, then you have to link all these accounts under this option. You can debit these accounts and you can also enquire the balance / get mini statement of these accounts. Please note that five accounts may be enabled for the services.

How do I link accounts?

You have to first register for additional accounts at your branch. Then on the next working day please do the following in the mobile banking application Go to Settings > Manage Self Accounts > Select ADD from Option > Enter the account number of one account and nickname of your choice > enter your MPIN > Confirm. Repeat this for all the accounts including primary account. Please refer to the User manual.

Why do I need to set up Nicknames?

This is to ensure that you don't have to enter the information every time. You can choose the nickname from drop down menu. Nicknames are used to differentiate your accounts in Mobile Banking. Nicknames are easier to remember - they are also more secure.

FUND TRANSFER

What kind of fund transfer can I do in mobile banking service?

You can do three types of transactions:

a) Transfer to Self accounts
b) Transfer to other accounts in SBBJ branches
c) Transfer to accounts in other banks
d) Fund Transfer to accounts in SBBJ and other banks through IMPS

What are self accounts?
Self accounts are your accounts that have been enabled for Mobile Banking Service.

How can I transfer funds to account in another branch of SBBJ? Can I transfer funds to my own accounts with different branches?
Yes you can. Please register the required accounts as Payee under "Funds Transfer – Register Payee". Then you can transfer funds to these accounts. Please refer to the User Guide.

What is IFS code and how do I find out IFS code of non SBBJ branch?
IFS code is an alpha numeric code –a unique identification number given by RBI, printed on the face of cheque book and over each cheque leaf.

What do you mean by Other Bank account payee? Why do I have to give so much detail for registering Other Bank payee?
Other Bank account payee is an account which is maintained by another bank. The money is transferred to accounts with other bank by using NEFT and all the information asked for is mandatory for such transfer of funds.

Is it enough if I mention the short name of the other bank payee?
No. Please take enough care to enter the correct name of the payee as it appears in the other Bank's records. Otherwise, the funds transfer is likely to be rejected for the reason customer's name not matching.

Why do I have to enter maximum limit for every payee that I register?
This is to ensure that you do not, by mistake, send more than the stipulated amount to the payee. Your mobile handset will prompt you if you enter more than the maximum limit for any fund transfer.

I have entered a maximum limit of Rs.xxxx for one payee. Can I change it later?
Yes, you can. Go to 'Settings' select 'Manage Payee'. From the option button choose 'View Details'. Choose 'Edit' from the Options and change the limit.

When I changed the maximum limit for a payee I was not asked to enter the MPIN or to confirm the sending of the SMS. Why?
The maximum limit for a payee is maintained by the mobile banking application on the handset. This is to ensure that you don't enter an amount more than the limit set by you.

I have added and deleted Payees for transferring funds several times. How can I get information regarding the payees that are registered?

Go to Settings> Manage Payees>Option > Fetch all details > enter MPIN> send request. You will

get a SMS with the nicknames of the payees that are registered by you.

How long will it take to transfer fund?

The intra bank fund transfers (SBBJ to SBBJ), take place immediately.

Inter- Bank fund transfer (SBBJ to any other bank), will follow NEFT settlement, e.g. if it is done before 5pm, settlement will be done on the same day. The transaction should be completed well before 12.30 pm on Saturday. During the day also the Fund Transfers happen once in every two hours. Inter Bank transactions attempted beyond the NEFT timings and Sundays/ Holidays will not be accepted for processing.

However, the interbank fund transfers routed through the IMPS (Mobile to Mobile Money Transfer) option will be accepted for processing 24 x7 and the Funds transfer takes place immediately.

Is there any way to make stray payments without registering the payee details? Should I always register an account before transferring funds? Is there any way to avoid the process of payee registration for one time payments?

You can use the option "Mobile to Mobile Money Transfer (IMPS) "for making any stray fund transfers. This mode does not require registration of a payee before transferring funds transfer. The funds transfer is effected based on the beneficiary's mobile number and MMID. The fund transfer will be instantaneous. The service is available 24 x 7 for interbank remittances also.

Does it cost anything?

No, this service is brought to you by SBBJ free of cost. Also, since you are using the text messaging service from your mobile phone, you do not incur any airtime charges in making a phone call from your mobile phone. However, the Cellular Service Provider will levy a charge for the SMS facility as per plan availed

CHANGE CHANNEL

I am interested in knowing what you mean by the channels?

The services are available under two channels namely SMS and GPRS. You may choose any of these channels to have the service. If you have not subscribed for GPRS, please take up with your Service provider for enabling of the facility over your mobile.

ENQUIRY SERVICE

Can I view the transactions relating to my account?

Yes, Mini statement allows you to view a summary of your last 5 transactions.

REQUEST

How will I get my cheque book if I send the request by mobile banking?

The cheque book will be delivered to the address registered with the Bank. If you do not get the cheque book within 5 days please contact your branch. For any reason if your request is rejected, kindly check up with your branch and ensure that the account is opened with cheque book facility and the account remained operative.

BILL PAY

What are the facilities available under Bill Pay?

You can pay your utility bills like electricity, Telephone, Mobile. You can also pay insurance premium and make donations also through this functionality.

What should I do to make a bill payment?

You have to register the billers to whom you would like to make payment through this facility.

How do I know the billers who would accept the payment through your services?

Open the mobile banking application, choose Bill Pay menu and select Get Help menu to get the list of Billers to whom payment can be made through our Mobile Banking Services. Please enter the city name (eg Mumbai/ Chennai/ Delhi/Kolkata for the metros and the name of the state in case of other cities) and category as utility/Insurance/Donation/mobile and select Get List option to get the list of Billers over SMS.

Once I know that the biller is available under your services, can I proceed to make the payment?

You have to get the format for registration. This is because the billers want certain information for the payment to be accepted and marked against you. It differs from biller to biller.

How do I get the Format then?

In the mobile banking application select Bill Pay - Get Help. Enter the city name, category and Biller name (eg airtmu, hutcmu, etc) which you got with the list of billers. Choose "Get format" option. You will get the format ie. the inputs the biller requires before registering you for the facility.

I am in receipt of the format. Shall I proceed for registration of my Biller?

Yes. Choose Bill Pay from Main menu and select Add Billers. Choose ADD from the options and enter the biller name, a nick name (for your identification only), and the consumer details required for the particular biller separated by comma. Please be guided by the format you received. You will get a SMS regarding the outcome of your response.

Is that all required for paying my bill?

Once you are registered with the biller you will receive the bill details over your mobile which would denote, apart from other things, the **BILL ID. Please note to enter only this ID before you make payment and the ID you would have received in the physical notice/Bill would not facilitate payment through our Service.** Hence before you make the payment you are advised

to view the bill for noting the BILL ID and then proceed for payment.

Can I pay the bill at a future date?

Yes, you can pay at a future date also, but at least three working days before the last day mentioned in the bill. . The default option is pay now. But once you choose the select button, you get the option to pay later as well. Please input the date of payment and press OK. You will get a response "Bill scheduled for "ddmmyyyy". On the scheduled date, after the processing of your instruction you will get a message "Rs.nnn received for Bill Desk.

I had given instructions for paying the billers on various dates? How would I cross check?

You can view all such bills by selecting "View Scheduled Bills" and sending your request with your MPIN.

How can I cancel a scheduled bill?

When you scheduled a bill for payment you would have received a T-ID. You have to enter this T-Id for cancellation and send your request after confirming with your MPIN.

Will I be charged for biller registrations? Will I be charged for paying bills through State Bank Freedom?

No, SBBJ provides this service free of cost. However, you have to pay SMS charges to your service provider as per the plan availed. Please contact your Service Provider to know the exact cost for SMS.

Can I pay someone else's bill? Can I make a payment on behalf of someone else?

Yes, provided you have registered the billers.

How will I find out when new billers start offering bill payment through the SBBJ Mobile application?

You can find out billers that are supported by following these steps:

- Select **Bill Pay** from the main menu
- Select **Get Help**
- You can search by City, Category and Biller Name. For example, to search for utility type billers enter (Mumbai/ Chennai/ Delhi/Kolkata for the metros and the name of the state in case of other cities) in the City field and utility in the Category field.
- Invoke the "Get List" option to get the list of billers including Biller Name.

If I register for payment of a bill over mobile, can I pay in person?

Yes, you can pay your bills using the traditional channels. Registering for or using State Bank Freedom does not in any way restrict you from making your payments in person.

How do I stop receiving an electronic bill?

To stop receiving an electronic bill, you simply need to delete the biller from the list of billers. Follow the steps below to delete a biller:

- Select **Bill Pay** from the main menu
- Select **Add Billers**
- Select the biller you desire to delete from the list available

- Select **Delete** from Menu**.**
- Enter MPIN and initiate the delete request

You will stop receiving your electronic bills as soon as the biller updates the information, which would typically be from the next billing cycle.

When should I make a payment so that it reaches a biller before its due date?

Ideally you should make your payment at least 2 working days before the bill due date for the payment to reach your biller in time. We would urge you not to wait till last date, but make the payment well in time to avoid any biller-service disruption or delayed payment charges.

Will I still receive paper bills after I begin receiving electronic bills through State Bank Freedom?

Yes. You will continue to receive paper bills as you currently do.

Do I have to pay the entire bill amount?

You can make a payment either in full or in part depending upon whether the concerned biller provides you with that facility. For instance currently, you can pay your Vodafone bill in part, but need to pay your MTNL bill in full.

Can I pay my SBI credit card bill using State Bank Freedom?

Yes, SBICARD is a supported biller and you can pay your SBI credit card bills.

I have added and deleted billers several times. How can I get information regarding the billers that are registered?

Go to Bill Pay> Add Biller >Option > Fetch my Billers > enter MPIN> send request. You will get a SMS with the nicknames of the billers that are registered by you.

MCOMMERCE

MOBILE TOP UP

I am sending request for mobile top up but I am getting a SMS that the amount has been reversed. What is wrong?

You may not be sending the request for the correct amount as per the plan of the prepaid mobile. Please find out the correct amount for the plan from the service provider and send the request again.

How is the Top-up from mobile phone different from the mobile recharge through recharge codes?

Under Mobile Top-up, you do not require to buy recharge codes of preset denominations. You can enter the amount as per the plan of your prepaid connection and submit your request through your Mobile Phone. The airtime (talk-time) limit is increased automatically without any additional requirement.

Is there a charge for using this facility?

No, SBBJ provides this facility free of charge for its customers.

Is registration a pre-requisite for Mobile Top UP?
No separate registration is required for top-up through Mobile. You can top up any mobile number through the option 'Mobile Top Up' in the main menu.

What is the min and max amount I can top up through this service?
Please check with your mobile operator for the same. The amount to be topped up should be as per the plan of the prepaid connection.

When will my Bank Account be debited?
Your bank account will be debited immediately.

Will I get the same talk-time validity as I would at the local retailer?
Yes**.** You will get the same talk-time and validity as you would get at your local retailer.

Can I know what is the talk-time and validity that I will get before I do the top up?
Please check the same with the mobile operator's call centre or their website.

How long does it take for me to complete a Top-up?
Normally, your mobile will get topped-up in less than 5 minutes. However, at times, due to network congestion, it might take up to 2 hours. If it is not successful, you will get a message that the amount is reversed and your account will be credited.

Will I receive a confirmation for completion of top-up through the facility?
Once the top-up is completed, you will receive a confirmation message from the operator.

What if I do not get any confirmation message from the operator?
Once the top-up is completed, you will receive a confirmation message from the operator. In case of non-receipt of confirmation message, please check the talk-time limit of the mobile phone that you have topped up. If the talk-time does not increase, please contact your operator.

Can I top up when I am on roaming?
Yes**,** you can.

How can I top up while I am traveling abroad?
If you are enabled for International roaming, you can top up your mobile phone using this facility. However, please check the cost of SMS on International roaming.

What will happen if, by mistake, I have entered the wrong mobile number during Mobile Top Up and my account has been debited for the same? How do I get the amount back?
In case the mobile number entered by you was a valid number, that number will get topped up and the amount cannot be refunded. In case the number entered by you was not a valid number, the amount will be reversed and your account will be credited.

When can my request be invalid?

A request will be invalid on account of following reasons:

- Non existing mobile number /Post paid mobile number
- Incorrect amount as per the plan of the prepaid connection of service provider.

SBI Life

How do I pay the premium on SBI Life Insurance policies?

From the Main Menu, select M-Commerce and choose 'SBI Life' - enter the policy No, the policy holder's date of birth, the exact amount of premium and the account to be debited for the payment and send the request with your MPIN. Please note that for the payment to be successful, enter the particulars (Policy number, date of birth, amount) correctly.

I forgot to pay the premium on the due date and I am not sure of the penalty. Is there any way out?

Yes. You enter the premium amount that is normally due and get a SMS that the amount is wrong and the correct amount of premium with penalty is Rs.nnn. Please note the advised amount and pay accordingly.

MERCHANT PAYMENT

What is Merchant payment?

Presently the options are available for

1) Receiving Direct Top up for your TataSky/BigTV/DishTV/SunDirect/ DigitalTV/ Videocon d2h connections.

2) Make payments for goods/ services purchased online over internet

How do I top up my DTH connection?

For receiving Direct Top up for your Tatasky/BigTV/ DishTV/ SunTV /DigitalTV/ Videocon d2h connection, the following steps are to be followed.

Select **M Commerce** from Main Menu

Select **Merchant Payment**.

Enter the name of the merchant (TataSky/BigTV/ DishTV/ SunTV/DigitalTV / Videocon d2h (as the case may be).

Merchant data: **Please enter the service provider's account no.**

Enter the amount of top up in the amount field. For Tata Sky and Dish TV minimum top up is Rs 200/-

For Sun Direct top up can be done for Rs 25/100/110/133/200/300/328/400/500/1000.

For Big TV minimum top up value is Rs 10/-.

Please note: The denominations are subject to changes that may be announced by the service providers.

Select the account to be debited

Enter the MPIN and submit.

Your DTH account will be directly topped up.

How can I make payments for goods/ services purchased online over internet?

SBBJ has tied up with PAYMATE to enable payment through Mobile Banking for purchase of goods/services over 3000 or more websites.

When you purchase goods/ services over these sites you will find an option to **'Pay by Paymate'**. You will be able to make payment via Mobile banking Service wherever this option is available. Click on '**Pay by Paymate'** option. You will be given Transaction ID and amount to be paid.

Then in your mobile banking application, select 'M-Commerce' choose 'Merchant Payment'. Enter the merchant name as "PAYMATE" enter the transaction ID or reference you received on completion of the purchase in the Merchant Data field. Enter the amount and choose the account to be debited. Send the request with your MPIN. You will receive a message regarding the outcome of the transaction.

SETTINGS

I have changed my SIM. Can I continue to use the same handset for mobile banking services?

Yes, you can by changing the mobile phone number. Select 'Settings' from Main Menu and choose 'Change Mobile Number'. Enter your new mobile number and enter your MPIN and send the request. You will receive a confirmation and after that use the services only with the new SIM.

What if I change to a new mobile phone?

You will have to download the mobile banking application. You can use the same User ID and MPIN. The new application will be blank and will not have any of the data that you had entered like registered payee, self accounts, etc. Please add these details again and from the Option button choose "Add Locally". The details will be saved in your handset. You can continue to use the facility as before.

What are Delete locally and Add Locally? When do I use it?

Delete locally: this option is to be used when you have sent a request for linking the self account or registering a payee for fund transfer and you get a SMS saying "Cannot process". Then you have to delete the entry locally from handset before you can send the request again. When you send a request for linking/ registering, the information is stored in the handset and when the request cannot be processed for any reason, the locally stored information has to be deleted.

Add Locally: this option is to be used when you have downloaded a new application. The new / application will be blank and all the data like registered payees, linked accounts, etc have to be added by using option 'Add Locally'. The data is already with the Bank's server and you do not need to transmit the information to the server.

TROUBLESHOOTING & TECHNICAL SUPPORT

What happens if my phone gets hung when I am in the midst of a transaction?

Switch off the mobile and switch it on. Log in to the application using your User ID.

What happens if my phone gets switched off during a transaction?

Switch on the phone and start using the application from the beginning.

I can't to find the State Bank Mobile Banking Application.

Please go to MENU section and open Application folder .You will find an icon named State Bank Freedom which contains Mobile Banking Application.

I am not getting a response when I click on the application icon on my handset. What do I do?

The application requires a free memory space of 200 KB. Please ensure that free memory is available in your handset before you download the application.

Is this service available in other languages?

Currently the service is available only in English.

How do I log out of the application?

You can log out of the application by choosing 'Exit' from the options.

I want to download the application afresh. Do I need to remove the current mobile application that is running on my mobile phone?

It depends on your handset. In some handsets the new application will overwrite the existing application after asking you if you want to save the data in the old one. In some other handsets, two applications will exist side by side. In such cases, you will need to delete the first application. You will lose the data that you have entered in the first application and will have to re-enter the data in the new one. Please enter the required details and select 'Add Locally' from Option button. The information will be saved in your handset and you can continue to use the services as before.

Can I avail of this service from outside my city of registration/telecom circle?

If you have national roaming facility from the Cellular Service Provider you can avail this service from anywhere in India for SMS and GPRS based Mobile Banking. However if you are traveling overseas, the services will be available only if you have international roaming. However, please check the SMS charges in such cases.

What precautions do I need to take for accessing Mobile Banking?

Please note the following:

- Please memorise your User ID and delete SMS containing the information.
- After receiving the SMS with User ID and default MPIN, immediately log on to Mobile Banking and change your default M-PIN
- Please don't disclose your User ID and MPIN to anyone.
- Please change your MPIN at regular intervals

- Please don't use obvious passwords (like name, date of birth, etc.).

USING MOBILE BANKING SERVICE OVER WIRELESS APPLICATION PROTOCOL (WAP)

Q. What is the difference between mobile banking application based service and WAP based service?

A : The differences are :

Application based service	Service using WAP
1. Mobile Banking application has to be downloaded onto the mobile handset.	No application to be downloaded.
2. Mobile handset must be java enabled	Can be used over any mobile which has GPRS connection.
3. Can be used over SMS or GPRS	Can be used only over GPRS

Q. How secure is the service over WAP?

A: The site is secured by Veri-sign certificate like any other secure site accessed over internet.

Q. What is the address of the site for accessing mobile banking over WAP?

A. The address is: https://mobile.onlinesbi.com/sbiwap/

Q. What is the requirement for using WAP?

A. you can use any mobile phone provided you have GPRS connection.

Q. How do I get GPRS connection?

A. Please contact your service provider for availing this facility.

Q. Can I use mobile banking over WAP on my CDMA phone?

Yes you can.

a) Send a SMS <MBSREG> to 9223440000.

b) User ID and default MPIN will be received over SMS

c) Open the browser of the mobile phone

d) Enter the address: https://mobile.onlinesbi.com/sbiwap/

e) A screen will be displayed asking for Login id and Pin.

f) Enter the User ID and the default MPIN in the respective fields and select 'Login'.

g) The next screen will ask for WAP login id which will be received over SMS.

h) Enter this WAP login id in the browser screen. If the mobile phone does not facilitate accessing the Inbox while using another screen, you will have to exit the browser and then open the inbox to access the SMS having the WAP login id. Open the browser again and follow the procedure detailed above to enter the Login id and default MPIN. The next screen will ask for WAP Login id. Enter the number received over SMS and select 'Send'.

i) If details entered are correct, the next screen with the Main Menu of the Mobile Banking Service will be displayed.

j) It is mandatory to change the default MPIN first before using any of the services. The procedure for this is as under:

Main Menu > Settings > Change MPIN > enter the default MPIN received over SMS under OLD MPIN > enter new MPIN > confirm the new MPIN > select 'Change'

k) Confirmation regarding the change of MPIN will be received over SMS and also displayed on the screen.

To complete the registration process, register at ATM or branch as detailed above under "**Activation of your service at ATM/ Branch".**

Q. What is WAP login id?

A. This is a one-time password sent to you by SMS to authenticate you. This has to be entered in the appropriate field while accessing mobile banking over WAP.

Q.Is the registration process for WAP based mobile banking different?

A. No, The registration process is same.

a) Send a SMS <MBSREG> to 9223440000.

b) User ID and default MPIN will be received over SMS

c) Open the browser of the mobile phone

d) Enter the address : https://mobile.onlinesbi.com/sbiwap/

e) A screen will be displayed asking for Login id and Pin.
f) Enter the User ID and the default MPIN in the respective fields and select 'Login'.
g) The next screen will ask for WAP login id which will be received over SMS.
h) Enter this WAP login id in the browser screen. If the mobile phone does not facilitate accessing the Inbox while using another screen, you will have to exit the browser and then open the inbox to access the SMS having the WAP login id. Open the browser again and follow the procedure detailed above to enter the Login id and default MPIN. The next screen will ask for WAP Login id. Enter the number received over SMS and select 'Send'.
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k) Confirmation regarding the change of MPIN will be received over SMS and also displayed on the screen.

To complete the registration process, register at ATM or branch as detailed above under "**Activation of your service at ATM/ Branch".**

Q. I have already registered for mobile banking and am using the application based service. I used my User ID over WAP and now when I use the same User ID in my application, I get a message "Transactions over GPRS and SMS not allowed for your account". What is the problem?

A. The User ID for WAP based service is distinct from the User ID used for application based service. If you use the same User ID that is being used over application based service to transact over WAP, you will be disabled from the application based service. This restriction has been placed for security reasons. You can change over from WAP mode to application based service with the same User ID by the following procedure:

- Main Menu > Settings > Forgot MPIN > send the message. The 'Forgot MPIN' option can also be accessed from the main screen while using WAP.
- A default MPIN will be received. Change MPIN.
- Register at ATM or branch again.
- The User ID can now be used over application based service.

Q. WAP login id is received in my Inbox and cannot be accessed while I am using the WAP. What do I do?

A. If the mobile phone does not facilitate accessing the Inbox while using another screen, you will have to exit the browser and then open the inbox to access the SMS having the WAP login id. Write down the Login id. Then open the browser again and enter your User ID and MPIN and send. The next screen will ask for WAP Login id. Enter the number received over SMS and select

'Send'. The WAP login id received is valid for 10 minutes.

Q. How do I use the mobile banking service over WAP?

A. The service is menu driven and easy to follow. When you are authenticated with your User ID, MPIN and WAP login id, the main menu will be displayed and you can use any of the facility by following the menu.

Q. I have done a Mobile Top up. My account has been debited but no confirmation of top up has reached me. The other mobile number is not topped up. How do I take up? How will this be resolved?

Q. I have done a Fund transfer transaction. My account has been debited. The beneficiary account is not yet credited. How do I take up? How will this be resolved?

Q. How long it will take for a resolution?

A. Please take up the issue with your Branch, providing the details of the transaction. Depending on its nature, the issue will be resolved as early as possible.